

REMARKS

Claims 1 – 12 and 14 – 22 are currently pending and at issue.

In response to the outstanding office action of 25 March 2008, the independent claims have been amended to clarify the claimed subject matter and to highlight the subject matter the applicant believes is allowable over the cited prior art. Hence, with consideration of the abovementioned application in light of the amendments and remarks contained herein is now respectfully requested.

In the claims, amendments have been made to independent claims 1 and 12. These amendments add additional features to the claims to highlight and clarify the novel and inventive nature of the presently claimed invention. Subsequent to these amendments, claims 2 and 13 have been deleted.

It is respectfully submitted that claim 1, as amended, is novel and not obvious over the documents cited by the Examiner. The applicant submits that claim 1 has been amended to make clear that each of the planned value, the target value and the actual value are represented by a graphic proportional in dimension to the value represented, the graphics are associated with one another so that any variance between the target value and the actual value is graphically represented to the user and the at least one of the graphics can be manipulated by adjusting the dimension of the graphic which will modify the financial information based on the manipulation of the at least one graphic. Similar amendments are made to claim 12.

The applicant respectfully submits to the Examiner that the present prior art, BOSE (US 6,271,863) and HECKMAN (US 5,875,431) do not either singularly or in combination disclose the present features as defined by the amended claims. Rather, the prior art documents when considered individually or in combination teach a system that significantly departs from the system defined by the amended claims.

The invention defined by the presently amended claims is a financial management system which is arranged with an unique graphical user interface such that the complexities of financial management are simplified for non-skilled users. Traditionally, in certain areas of outback

Australia (as in various other remote locations around the world), it is not uncommon to identify specific groups of people who do not have access to financial or planning advice. Moreover, such groups of people may not be familiar or trained in handling matters such as financial management or numerical accountancy. Such groups find it difficult to ensure the correct reporting of their finances to keep spending and income on budget.

In these situations the individual members of these groups have extreme difficulty in mastering regular software (computer-based) financial accounting systems, which require at least an understanding of basic finance/accounting principles, and the ability to understand and use a potentially complex user interface. In other words such groups find existing accounting/management tools to be extremely difficult to use due to a lack of understanding or training. Accordingly, the claimed invention provides various graphical tools which illustrate to the user the financial information required for the proper financial management of their circumstances, including the ability to allow a user to understand and plan their financial situation without the requirement for the user to have an intricate knowledge of accounting concepts or an understanding of numerical data.

This is achieved by the deliberate deployment of graphics which represent individual financial values including planned value, target value and actual value which are all individually represented by graphics proportional in dimension to these values. According to one embodiment as defined by the presently amended claims, the graphics are associated with one another so that a variance on each of these values can be graphically represented to the user and moreover a simple adjustment of each of these graphics can alter the financial information represented by each of these graphics and thereby allow a user to successfully modify or change their financial budgeting or various reporting requirements without the need to consider numerical data.

These embodiments provide a distinct advantage to individual users, and in particular to users who are not trained or familiar with numerical analysis or basic accounting concepts, as the presentation of the graphic is intuitive to the user whilst showing the variance of values by associating the graphics to one another, resulting in users being able to review and analyse their

financial situation. Although the claimed invention finds particular application with remote communities of populations who may not have easy access to accounting services, the claimed invention is also suitable for ordinary users who may not have the time or skill to understand financial concepts or numerical analysis.

According to the Office Action of 25 March 2008, the Examiner conceded that BOSE and HECKMAN individually do not disclose all the features of the presently claimed invention. However the Examiner contends that the combination of BOSE and HECKMAN renders the claimed invention obvious. The applicant submits to the Examiner that both BOSE and HECKMAN teaches a substantially different form of technology. Neither of the documents would be considered by a person of ordinary skill to be analogous to the present invention. It is further submitted that a person of ordinary skill would not be motivated to combine BOSE and HECKMAN, as the problems and solutions taught by each of those documents differ significantly from the claimed invention. In any event even if BOSE and HECKMAN were to be combined, the resulting system would be nonsensical or at best completely unfunctional, given the complexities within the system disclosed by HECKMAN and the basic interface as taught by BOSE.

THE PRIOR ART

BOSE teaches a graphical user interface system which may serve as a replacement for existing computer spreadsheet mechanisms (see Abstract 2 col. 1 line 15-62). According to this disclosure there is taught a specific user input system whereby a user can adjust a widget to control the numerical input of a specific field relevant to a financial statement (Fig. 1, col 3 line 59 to col. 4 line 5). This is done by utilising a mouse or similar device to drag and drop a specific widget (col. 4 line 3) and thereby adjust the numerical values on a spreadsheet. In this disclosure, the numerical values are simultaneously displayed for the user such that the user can observe the adjustments that are being made by adjustment of the widget (Fig. 1).

As was already conceded by the Examiner in the Office Action, BOSE does not teach any presentation means for presenting financial information which will include a planned value, a target value, an actual value. This is consistent with the fact that BOSE is merely a graphical

user interface which changes the traditional way of entering numerical data (by keyboard), and instead utilises a mouse and adjustment of a widget (scroll bar).

However, the applicant submits that BOSE does not disclose any graphical tool which is capable of any association with another graphic to graphically represent the variance between the target value and the actual value. Accordingly, the disclosure of BOSE does not in any way provide any of the advantages of the claimed invention, other than allowing a different method for the user to input numerical values. BOSE does not teach any relationship between the individual variables for the financial information to the user. This information is critical to the manipulation of financial figures in order to accurately provide a budget or analysis of the financial situation of any particular entity. By not illustrating these associations between individual fields of financial information, the system disclosed by BOSE offers little advantage to users who are not already familiar with financial analysis.

HECKMAN teaches a legal strategic planning system for use in medical malpractice cases. According to the system disclosed by HECKMAN, the system is capable of managing and analysing a legal matter from initial planning to the measurement of the performance of the case by the specific law firm. The system operates by providing two functions. Firstly, the case is planned by setting various objectives and monitoring the timely completion of each objective. Secondly, the system monitors the cost associated with each of the objectives and compares these costs (see col. 18 line 35-61) to the budget.

It is firstly submitted that whilst HECKMAN does have a financial management module, the module disclosed teaches the accurate management of a medical malpractice case in the context of a law firm and finds particular use in the analysis of a complex matter (see col. 14 line 30 – col. 16 line 14). For example, it is disclosed by HECKMAN that the system is capable of setting out specific objectives for litigation or various legal processes that take place in these cases. Furthermore, HECKMAN teaches aspects of calculating budgets, billings as well as providing standard templates for the attorneys and their staff to streamline the entire operation of the matter (see col. 17 line 21 – col. 18 line 33).

HECKMAN clearly does not disclose any specific graphical interface which is suitable for representing planned values, target values or actual values in a graphic proportional in dimension to the value represented nor does HECKMAN disclose any representation of variances between the target value and actual value. Rather HECKMAN simply teaches a series of standard accounting modules which can execute specific calculations in relation to the cost of the litigation process. HECKMAN then compares these values with objectives set by the user. In other words, HECKMAN is a system design to operate as a "batch" program without the requirement for any graphical presentation to a user (see col. 21 line 27-33).

The applicant submits to the Examiner that HECKMAN teaches a completely different system to the presently claimed invention. Firstly, HECKMAN is concerned with the management of a legal process, including the strategic planning of the legal process and the streamlining of the operation of legal cases. This is completely different to the presently claimed invention which does not set out to conduct any strategic analysis of a legal proceeding. The claimed invention is directed to a system which allows financial management to be easily understood by users who may not have any financial training. The system disclosed by HECKMAN is directed to the analysis and processing of a complex legal procedure, including the management of each objective during the legal process of medical malpractice matters. This is clear evidence that HECKMAN is a system which is only suitable for use by trained attorneys or their support staff, who already have proficient skills in the analysis of both numerical or financial data.

In other words, the applicant submits to the Examiner that neither BOSE nor HECKMAN can be considered to be analogous art to the subject matter of the presently claimed invention. As it was stated earlier, both BOSE and HECKMAN are directed to solving a completely different problem. A person of ordinary skill would not have regarded either of these documents to be remotely relevant to the presently claimed invention. Rather, a person of ordinary skill, when faced with the problem of providing financial software to users who may not be familiar with numerical analysis or basic accounting principles, would not refer to traditional accounting principles for inspiration.

In any event, if the system of HECKMAN were to be combined with an interface such as that of BOSE, the functions of the claimed invention would not be taken. Accordingly, the applicant submits to the Examiner that it would be unreasonable for a person of ordinary skill in the art to combine HECKMAN and BOSE as the documents are inherently different and each teach a completely different system. It is further submitted that in any event the combination of the two would result in a nonsensical system which would not be operable.

That is, even in the unreasonable event of a person of ordinary skill in the art combining HECKMAN and BOSE, the resulting combination would **NOT** have rendered the presently claimed invention to be obvious. The applicant respectfully directs the Examiner to *KSR International Co v Teleflex Inc (KSR)*, 550 US at __, 82 USQ2d at 1396. According to this case, the rationale that may be used to support a conclusion of obviousness would include:

- combining prior art elements according to known methods to yield predictable results; or
- simple substitution of one known element to another to obtain predictable results; or
- the use of known techniques to improve similar devices in the same way; or
- the establishment of some teaching, suggestion or motivation in the prior art that would have lead one of ordinary in skill to modify the prior art references or to combine prior art reference teachings to arrive at the claimed invention.

Given the difficulties in combining the documents as well as the lack of motivation to combine the documents, it is submitted that none of the above conclusions could be considered reasonable in this instance.

In more detail, it is not clear how a combination of BOSE and HECKMAN would provide a system that can indicate the variance between each of the individual variables within the financial information, and thereby allow a user to conduct and complete analysis of their

financial status without reviewing numerical data or understanding any complex financial concepts.

The prior art documents, taken together, will create, at best, a system suitable for strategic analysis of a legal proceeding, whereby numerical values can be entered via the usage of a widget adjustable by a mouse or a similar device. Such a combination will not offer any advantage in simplifying the concepts of understanding variations in financial information for low skilled users, which is what is achieved by the presently claimed invention.

FACTUAL ENQUIRERS

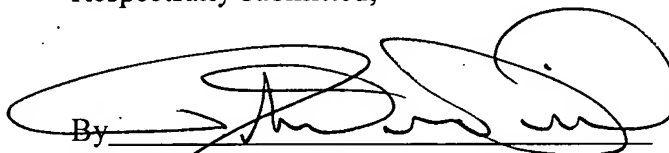
The applicant further submits to the Examiner that in accordance with the factual enquires of *GRAHAM v. JOHN DEERE*, there is evidence of a long felt requirement in providing a solution capable of being utilised by users who are not familiar with general financial concepts or have numerical proficiency to conduct and manage their own financial management. This long felt need has been evident in many remote communities whereby individual persons in these communities are required or delegated to perform specific financial management, but are unable to use existing tools to conduct their affairs. Existing packages such as Microsoft Excel or MYOB do not address these issues. Rather, they require individual users to undergo extensive training in order to operate these tools effectively. It is therefore respectfully submitted to the Examiner that this is further evidence to suggest that the present invention is inventive and not obvious given the fact that there has been no other solution both in the cited prior art or generally, to serve and satisfy the requirements of these groups of users who demonstrate a lower level of proficiency or accounting knowledge. Accordingly, it is submitted that the evidence in the present case is a strong indicator that the presently claimed invention is novel and inventive. We ask the Examiner to reconsider his position.

Reconsideration of the rejections, in light of the aforesaid amendments and present remarks, is respectfully requested. The present amendments have been entered for the purpose of placing the application into a proper condition for allowance.

CONCLUSION

Should any formalities remain which can be corrected by Examiner's amendment,
Applicant requests that the undersigned be contacted by phone in order to expedite the
prosecution of the present case.

Respectfully submitted,

By 

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